

**United States Bankruptcy Court
Eastern District of Virginia**

In re Laura Shabnam Javad

Case No. 25-10509-KHK

Debtor(s)

Chapter 7

ORDER ON REAFFIRMATION AGREEMENT

The debtor(s) Laura Shabnam Javad filed
(Name(s) of debtor(s))
a motion for approval of reaffirmation agreement on 05/27/2025
(Date filed)
made between the debtor(s) and the creditor CARMAX AUTO FINANCE.
(Name of creditor)
(If applicable) The court held the hearing required by 11 U.S.C. § 524(d) or § 524(m), on notice to the
debtor(s) and the creditor on 07/15/2025.
(Date)

- COURT ORDER: ☐ The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
- ☐ The court reviewed the presumption of undue hardship and does not disapprove the reaffirmation agreement under 11 U.S.C. § 524(m).
- ☐ The court disapproves the reaffirmation agreement under 11 U.S.C. § 524(m).
- ☒ The court does not approve the reaffirmation agreement.
- ☐ Sets the matter for a hearing on _____, to be held at _____.
- ☐ Upon review of the reaffirmation agreement, the Court finds that no action or hearing on the reaffirmation agreement is necessary or warranted.
- ☐

BY THE COURT

Date: Jul 17 2025

/s/ Klinette H Kindred
United States Bankruptcy Judge

NOTICE OF JUDGMENT OR ORDER
ENTERED ON DOCKET: Jul 17 2025